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**The Mediating Role of Personal Financial
Management on Parenting Quality
During COVID-19 Crisis**

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ABSTRACT

COVID-19 has been transforming education into technology-based and distance learning mode which requires the changing paradigm about learning delivery in higher education. This article aims to explicate learning engagement of students in higher education during online learning and to verify the impact of collaborative learning and personal perseverance on learning engagement statistically. Which of both two factors is more influential? Is collaborative learning more influential than personal perseverance or vice versa? A survey with causal analysis was applied for supporting arguments of this article. Data collection was conducted by distributing Google Form based questionnaires. It have involved about 642 students from a prominent private higher education institution in Indonesia as the respondents. For testing the twelve hypotheses, this article utilizes SmartPLS version 3.3 as statistical analysis tool. The result reveals that learning engagement that is reflected into cognitive, emotional, and behavioral engagement is more influenced by collaborative learning rather than personal perseverance. Collaborative learning which is reflected into cognitive skill and collaborative skill is essential factor in online learning. Emotional engagement is critical aspect of online learning which is not influence either by collaborative learning or personal perseverance. For engaging the student during online learning, higher educational institution should develop collaborative learning as a choice for pedagogical strategy in maintaining learning effectiveness during online learning.is.

Keywords:

Personal Financial Management, Parenting Quality

Introduction

The coronavirus has changed COVID-19 as a pandemic into broadly extensive world-wide crises. COVID-19 has prompted the government to implement social distancing. Public spaces such as offices, schools, marketplace, and places of worship are closed to not carry out any activities. By shutting down the public spaces, it generated major impact on the economy and triggered massive layoffs. International Labor Organization has predicted that the COVID-19 pandemic may affect to 33 million jobs lost globally (ILO, 2021).

Indonesia is one of most populated nations which suffered broadly by the Corona virus. The pandemic distracts social life, economic activity, and education for children in Indonesia (Susilowati & Azzasyofia, 2020). The family as the tiniest social system is a main safeguard that is expected to protect children from many harmful effect during the crisis. The impact of crisis on Indonesian young generation is ranging from physical health, job loss, disturbance on family harmony, mental crisis, social limitation, financial difficulty, and many other difficult situations (Kasdi & Saifudin, 2020).

This massive lay-off has disturbed the welfare of the family and leveraged the stressor experienced by parents globally. It also increases and impacts on parenting and well-being of children negatively. On the other side, the daily activities of children and families have been distorted, as many government have closed child-care facilities, schools, and playground (Cluver et al., 2020).

Many previous studies have explained that COVID-19 has negative impact on ability of family in providing good quality of parenting. An empirical study on 258 Singaporean parents by online surveys revealed that COVID-19 has increased the stressor on parenting and has a negative effect on parent-children relationship and increasing the use of unkind parenting (Chung et al., 2020). Another study in the western United State which involved 183 parents with child under 18-year-old found that more COVID-19 related depressive indications, anxiety, and stressors are connected to higher perceived parental stress. More financial support, depressive symptoms, and anxiety are correlated with larger potential abuse on the children (Brown et al., 2020).

Families are globally suffering a different assortment of stressors that pressure their economic well-being, safety, and health. Because of those empirical facts, quality parenting is important to be elaborated and identified the factors that influence it. A systematic literature reviews on the 48 particular papers on parenting have concluded that style of parenting is affected by many factors including cultural differences, socio-economic, personal characteristics, and psychological factors. The psychological factors are categorized into parent related and children related factors. The parents related factors are substance abuse, mental status, perceived parenting style, self-efficacy, parents' attachment style, personality traits, perfectionism, marital satisfaction, childhood trauma, and. parenting stress (Vafaeenejad et al., 2019).

This article tries to examine the impact of psychological maturity and personal financial management as the parent related factors that are suspected to be influential factors. Does the capability of parents in psychological (e.g., psychological maturity) and financial aspects (personal financial management) have a significant effect on parenting quality? The result of analysis is important to support government policy in strengthening and maintaining the parenting quality during and after COVID-19 in Indonesia.

Literature review

Parenting quality

Parenting quality plays an important position on the children development and growth, especially in primary childhood period. Parenting as a multi dimensional duty (Verhoeven et al., 2017) and demands time, commitment, and knowledge of the parents to get together with children (Sholeh et al., 2019). The quality of parenting is a complicated construct which is firmly affected by the larger environmental context such as socioeconomic status (SES) in which it progresses. Social economical circumstances

within which a family resides can strongly affect parenting through its effects on the parent's mental health and through different access to the resources (Roubinov & Boyce, 2017).

The parenting quality requires financial capability and psychological maturity of the parents. It is difficult for immature and poor couples to provide the quality of parenting for the children. Roubinov and Boyce (2017) argued that parent's knowledge about parenting and cultural values may also differ along a socioeconomic status and directly impact on parenting. Further, both psychological and financial factors can independently shape health and development of the children. This article applied Comprehensive Early Childhood Parenting Questionnaire (CECPAQ) for measuring parenting quality. The instrument is divided into 13 items from five dimensions, such as: positive discipline, harsh discipline, stimulation, support, and structure (Verhoeven et al., 2017).

Personal financial management

It is an important aspect when coping with economic crisis. People who are capable in managing financial in good health suffer less financial trouble, have higher physical health, and claim more financial well-being (Ksendzova et al., 2017). Parental stress affects many families especially families with low-income. The family stress model recommends that external parental stressors may affect parent-child relationship which can then affect the outcomes of children (Ward & Lee, 2020).

Every family should aware the advantages of managing personal finance. It supports family to achieve family financial objectives in achieving financial security, efficient consumption, financial well-being, life satisfaction, and saving for pensions (Priantinah et al., 2019). There are five main phases in personal financial management, such as: (1) defining existing financial position, (2) establishing future objectives of financial well-being, (3) writing down financial plan, (4) executing the financial plan, and (5) reviewing implementation and progress of financial well-being (Manurung, 2008). For capturing personal financial management as a variable, this article utilized Financial Management Behavior Scale (Dew & Xiao, 2011) which reflects personal financial management into 14 indicators or items from four dimensions, such as: managing cash, saving and investment, handling credit, and preparing insurance.

Parenting stress as an influential factor is strongly influenced by financial well-being. Other empirical study which involved 147 caregivers of HIV/AIDS patients in Namibia found that financial status, health, and social support were related to the caregiver' resilience (Kalomo et al., 2018). Stack and Meredith (2018) conducted qualitative study on 15 single parents in England with semi-structures interview found that psychological support not able to help single parents in providing good parenting. Support for single parents must recognize the effect of social conditions and give more attention on economic drivers of distress. These findings indicate that economic or financial aspect is suspected to be influential factor on parenting. Based on those facts, this article suppose to prove the effect of personal financial management statistically on family resilience.

Hypothesis 1: Personal financial management influence parenting quality

Psychological maturity

Psychological maturity is a lifetime process and explained as a state of psychological readiness to take on and meet given developmental assignments particular to a specific age (Danielewica-Mucha, 1991). Other researcher defined psychological maturity is linked with individual adaptive functioning or socio-emotional competence which is reflected into responsibility, temperance, and perspective (Bryan-Hancock & Casey, 2010). Based on those definitions, this article describes psychological maturity as psycho-social eagerness for being confident, independent, and responsible. Psychological Maturity Assessment Scale which reflected into three dimensions - such as identity, work orientation, and self-reliance is used for measuring psychological maturity (Morales-Vives et al., 2020).

This article builds hypothesizes that psychological maturity as the antecedent of parenting quality and personal financial management. Without adequate psychological maturity, it is difficult for the parent especially the young parent to provide parenting quality for the children and for managing their family financial resources. A previous empirical study by Fonseca et al. (2020) which involved 250 single parent mothers with children from 2 until 12 years old. It supposed to elaborate the influence of psychological flexibility within parenting in the correlation between parental stress and styles of mother's parenting (such as permissive, authoritative, and authoritarian) in early and middle-aged children, as well as the moderator in psychological flexibility. The study found that parental stress impacted directly and indirectly on parental styles, through psychological flexibility. Parenting with lesser psychological flexibility level were indicated with fewer use of authoritative parenting style and a larger use of permissive or authoritarian or parental styles. The result indicates that psychological flexibility as a part of psychological maturity has an impact on parenting. Based on those thought, this article postulates that psychological maturity impact on parenting quality positively and significantly as a hypothesis.

Hypothesis 2: Psychological maturity impact on parenting quality

Numerous empirical studies from Middle East, ASEAN, and Western countries have proved that psychological factors - such as availability bias, conservatism, and overconfidence have significant effect on the decision making of investors in their stock markets (Bakar & Yi, 2016). Another study in Pakistan with involving 120 customers from seven different commercial banks, it has found that psychological aspect influence positively on attitude to borrow or save and on well-being and confidence when dealing with financial challenges (Zia-ur-Rehman et al., 2021). These empirical facts indicate that psychological factors impact on personal financial capability. Based on this indication, this article planned to examine the effect of psychological maturity on personal financial management.

Hypothesis 3: Psychological maturity impact on personal financial management

Methodology

This article is constructed on a cross-sectional perspective in quantitative study by distributing Google Form based questionnaire. For gathering the data from respondents, convenience or purposive approach as non-probabilistic sampling method was used. The online questionnaire was distributed to the social media of PKPRT alumni. PKPRT is stand for Pendidikan Kepemimpinan Pemuda dalam Rumah Tangga. It is a leadership programs for the youth in the family which conducted by Indonesia government. The programs were conducted in 2019 until 2020 by Kementerian Pemuda dan Olahraga Republik Indonesia. The program was attended by the selected youth and young families from 34 provinces in Indonesia. It is about 296 respondents who were involved for the survey. Most of respondents are less than 41 years old (80%) and generally male (59%). Most of them are millennials who has plan to get married soon in 2020 (58%). They have educational background in bachelor's degree (82%), stay in Java (75%), and Moslem (96%). The detailed explanation about the respondents is shown in Table 1.

Table 1.
Profile of respondents

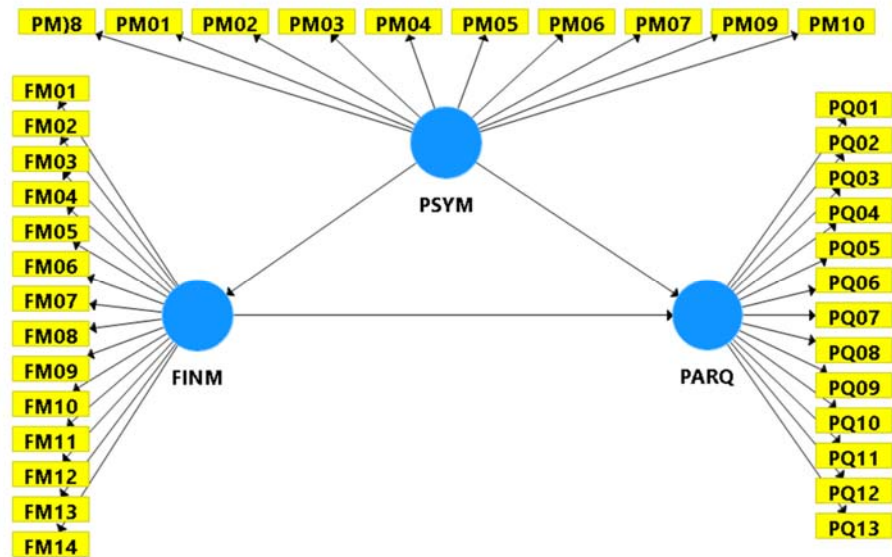
Gender			Religion		
Man	173	59%	Moslem	285	96%
Woman	123	41%	Other Religions	11	4%
Years of marriage			Number of Children		
Single or planning to get married	173	58%	Without Child	188	64%
1 or 2 years	66	22%	One Child	29	10%
3 - 5 years	22	7%	Two Children	45	15%
6 - 10 years	21	7%	Three Children	23	8%
More than 10 years	14	5%	More Than Three Children	11	4%
Education			Location		
Elementary to high school	94	32%	Sumatera	31	10%
Vocational education (Diploma)	11	4%	Java	222	75%
Undergraduate (Bachelor's degree)	137	46%	Kalimantan	13	4%
Postgraduate (Master's degree)	48	16%	Sulawesi	18	6%
Doctor of Philosophy of (PhD)	6	2%	Papua and Rest of Indonesia	12	4%
Age			Marital Status		
Less than 20	20	7%	Not yet (plan to get married)	173	58%
21 – 30	174	59%	Married	117	40%
31 – 40	44	15%	Others	5	2%
41 - 50	34	11%			
51 – 60	20	7%			
More than 60	4	1%			

This article proposed a research model which contains three variables and are structured into first order constructs. Those variables are parenting quality (PARQ), personal financial management (FINM), and psychological maturity (PSYM). PARQ was measured by Comprehensive Early Childhood Parenting Questionnaire (Verhoeven et al., 2017) which consist of 13-indicators instrument. FINM was captured by 14-indicators instrument which adapted from Financial Management Behavior Scale (Dew & Xiao, 2011). As the third variable, PSYM was measured by instrument which was adapted from Psychosocial Maturity (Greenberger et al., 1975) into 10 indicators.

The validity and reliability analysis were applied on the proposed research model for ensuring that all of variables and indicators ready for hypothesizes testing. Outer loading (OL) score was used for indicating validity of indicator. Average variance extracted (AVE) score was used for validating the variables. If OL score is higher than 0.60, an indicator is indicated valid. If a variable has AVE score more than 0.50, the variable is valid. Validity of variables is also indicated by squared root of AVE as indicator of discriminant validity. Meanwhile, Cronbach's Alpha (CA) and Composite Reliability scores are indicators of reliability. If CR or CA score is higher than 0.70, the variable is indicated reliable.

Table 2 displays OL, AVE, CA, and CR scores of indicators and variables. Based on OL scores listed in Table 2; not all indicators are valid or more than 0.60. From 13 indicators, PARQ has 8 valid indicators. FINM has only 4 valid indicators from 14 indicators. From 10 indicators, PSYM has only 4 valid indicators. Based on AVE scores; all variables - PARQ, FINM, and PSYM are higher than 0.50. It means that all variables are valid. From Table 3, squared roof of AVE is indicated by diagonally bold score as parameter of discriminant validity. All variables are discriminant valid, because the scores are more than 0,7 and as the highest score in the column.

Figure 1.
Proposed research model



Regarding to reliability analysis, all variables are reliable too. Because the scores of Cronbach's Alphas (CA) or Composite Reliability (CR) from PARQ, PSYM, and FINM are more than 0.70. According to validity and reliability analysis, the statistical result concludes that all indicators are valid as well as all variables are valid and reliable too. All variables and its indicators are ready for hypothesis testing.

Table 2.
Validity and reliability analysis

Description of indicator		Ol	AVE	Ca	Cr
Parenting quality (PARQ)					
Pq01	If my child is picky irregularly, i give more care than usual	0.57			
Pq02	I can control my children when she/he is irritable	0.71			
Pq03	I hug or kiss my child for no reason as a sign of love for them	0.75			
Pq04	I'm enjoying or jogging music with my children	0.64			
Pq05	I invite my children in various activities such as farming, cooking, or caring pets	0.79	0.51	0.87	0.89
Pq06	I play a game with full of sensation of sound, colour or movement with my child	0.76			
Pq12	I explain what rules my nephew or child must obey	0.74			
Pq13	I tell the context of regulation and violations in the broader community to my children or nephews	0.72			
Psychological maturity (PSYM)					
Pm08	Others say that i stand firm in keeping certain life values	0.74			
Pm07	I share experiences or stories to uplift motivation of others	0.63			
Pm09	Others ask me for a direction for getting work done	0.86	0.60	0.77	0.85
Pm10	I got happiness or pleasures at work	0.83			

Personal financial management (FINM)				
Fm01	I have saving to deal with an emergency condition	0,81		
Fm02	I have saving for future needs such as home or education	0,83	0.55	0.72
Fm06	I pay all the bills on time	0,73		0.83
Fm11	I am striving to pay off all debts as soon as possible	0.58		
Ol = outer loading; AVE= average variance extracted; Cr = composite reliability; Ca= Cronbach's alpha				

Table 3.*Discriminant validity*

Variables	[1]	[2]	[3]
[1] Personal financial management	0.744		
[2] Parenting quality	0.290	0.715	
[3] Psychological maturity	0.534	0.256	0.771

Results

The result of hypothesizes testing are demonstrated in Figure 2 as tested research model. If *p*-Values lower than 0.05 or *t*-Statistics more than 1.96; *t* means that a hypothesis is accepted. By conducting bootstrap analysis on the structural model with 1000 sub-samples, the results are presented in Table 4. From three hypothesizes; one hypothesis is rejected and other two hypothesizes are accepted.

Table 4 displays that parenting quality is affected positively and strongly by personal financial management (H1) and is not influenced significantly by psychological maturity (H2). But psychological maturity influence significantly personal financial management (H3). Psychological maturity does not affect directly but indirectly on parenting quality. On the relationship between psychological maturity and parenting quality, personal financial management plays a mediating role. Figur 2 show the tested research model which supports the result of hypothesizes testing.

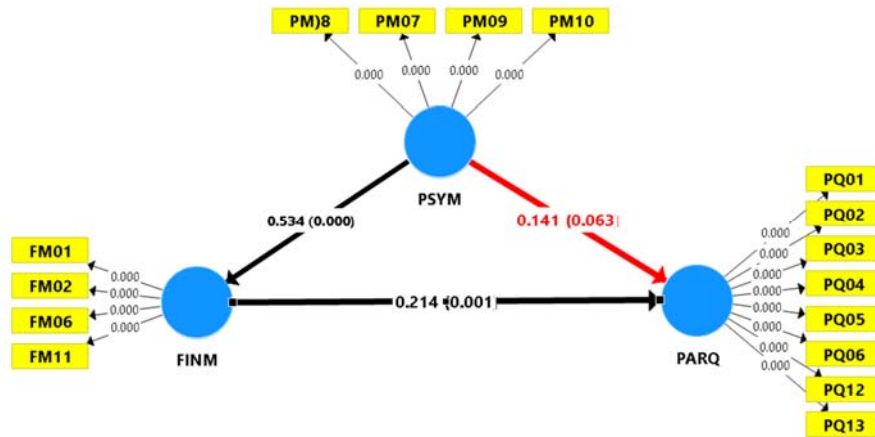
Table 4.*Hypothesizes testing*

Hypothesis	Path coefficient	T-statistics	P-values	Result
H1 Personal financial management → parenting quality	0.214	3.21	0.00	Accepted
H2 Psychological maturity → parenting quality	0.141	1.87	0.06	Rejected
H3 Psychological maturity → personal financial management	0.534	13.04	0.00	Accepted

Discussion

Although social distancing assist to lessen community-based spreads of Coronavirus, they can also be disadvantageous for the life of a family (Cluver et al., 2020). Many parents are striving to work from home remotely while caring for the children. Families with school-going children also confront recent demands for home-based schooling. Coyne et al. (2020) explained that the stressful suffered by parents during COVID-19 as collision of expectations, responsibilities, and roles on multiple position (i.e., as an employee, spouse, parent, caregiver, and teacher) as they deal with unclarity about the future. As parenting stress amplifies, many scholars have advised about the multiplied risk of child abuse and family violence during this period when families stay at home with reduced external social support and community contact (Brown et al., 2020; Campbell, 2020).

Figure 2.
Tested research model



The family as a social system is expected to provide protection for children from the negative impacts of COVID-19, both physically and psychologically. Therefore, it is important to maintain and improve parenting quality during this crisis. Parenting quality has been broadly implicated as a protective and risk factor in the resilience development, competence, and children psychopathology (Shaffer et al., 2009). Therefore, the quality of human resources of a nation in the future is principally determined by the quality of parenting today, especially in the tough conditions.

Parenting quality which is reflected into harsh discipline, structure, support, stimulation, and positive discipline. It means that the parents provide good quality parenting when they meet the needs of their children with physical and psychological support, structures that provide protection, positive emotional stimulation, and both positive and harsh disciplinary efforts. Good parenting quality will be expected to protect children and provide opportunities for them to continue to grow optimally even though the family faces severe economic and mental stressor.

In line with previous qualitative study psychological factors of the parents significantly affect the parenting quality are substance abuse, mental status, perceived parenting style, self-efficacy, parents' attachment style, personality traits, perfectionism, marital satisfaction, childhood trauma, and parenting stress. (Vafaenejad et al., 2019). Psychological maturity is more related to mental status of the parents. Meanwhile, personal financial management is needed to support the self-efficacy of parents and reduce the impact of financial stressors as a part of parental stress.

The result of statistical analysis has supported the previous study (Roubinov & Boyce, 2017) that socioeconomic conditions within which a family is located in strongly affect parenting by its effects on parental mental health and through different capability of access to the resources. Families which have adequate capabilities in personal financial management will have a better social economical status for the long term and be able to provide better quality parenting for the children in the short term, especially in crisis conditions such as the COVID-19 era.

Psychological maturity which is reflected into identity, work orientation, and self-reliance (Morales-Vives et al., 2020). Parent with higher psychological maturity has capability to focus on using their identity, work orientation, and self-resilient in dealing with a strong stressor during COVID-19 era. Meanwhile, the psychological maturity of parents, although not proven to have a direct effect on parenting quality. However, the psychological maturity of parents has an indirect effect. Psychological maturity will determine the ability of parents to manage family finances. It is clear here that the parents' ability in managing personal finances during times of crisis plays a role as a mediator on the influence

of the psychological aspects of parents on the quality of parenting. Personal financial management of the parent as mediator is reflected in two four items: (1) have a certain amount of savings to anticipate an emergency, (2) have some savings to meet future needs such as education and housing, (3) able to pay off all bills on time, and (4) have the financial resources to pay off all debts as soon as possible.

Conclusion

Families are experiencing globally a strong stressor that threaten their economic well-being, safety, and health. Parenting quality becomes strategic issue for protecting children as the future human resource of a nation from damaging impact of the crises. Parenting quality is influenced directly by personal financial management of the parent but affected indirectly by psychological maturity of the parent. Personal financial management plays a mediating role in the relationship between psychological factor on parenting quality. For maintaining and improving the quality of parenting during crisis, government may develop the capability of parents in managing their financial aspect and simultaneously helping the parents to gain higher psychological maturity. Because the psychological maturity will impact directly on personal financial management of the family.

Limitation of the research

This article has several limitations that can be an area for improvement for future research. First, the limited population only includes PKPRT alumni. The population can be expanded by involving relevant institutions that include a population of young families who come from various socio-economic structures. Second, the number of samples and the non-probabilistic sampling method. Third, it is also important to consider other aspects holistically. Not limited to aspects of financial management that are logical and psychological maturity that is psychological. But also aspects of physical health as well as aspects of spirituality that have the potential to affect the quality of parenting.

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